

SC Board of Financial Institutions  
Consumer Finance Division  
1205 Pendleton Street, Suite 306  
Columbia, SC 29201  
Telephone: (803) 734-2020  
Fax: (803) 734-2025  
[www.consumerfinance.sc.gov](http://www.consumerfinance.sc.gov)

For Board use only.

Checked by: \_\_\_\_\_

Entered in \_\_\_\_\_

Computer by: \_\_\_\_\_

DUE DATE IS  
APRIL 15TH

Date Recorded: \_\_\_\_\_

SUPERVISED ANNUAL REPORT - 2015

Licensees Engaged in the Business of Making or Servicing Supervised Loans (Non-Real Estate secured)  
under the South Carolina Consumer Protection Code.

1. Name of Licensee \_\_\_\_\_ License No. \_\_\_\_\_
2. Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_
3. Individual, Partnership or Corporation \_\_\_\_\_
- 4.(a) Number of Offices Included in This Report \_\_\_\_\_
- (b) Person who can answer our questions about this report \_\_\_\_\_
- (c) Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_
- (d) E-Mail address: \_\_\_\_\_

IMPORTANT -- THIS REPORT MUST INCLUDE COST OF OPERATIONS OF LOCATIONS MAKING SOUTH CAROLINA LOANS. DO NOT CHANGE THE PRINTED HEADING OR NUMBER OF ANY ITEM.

No other financial statements can be substituted for this report.  
This form must be submitted in the original format.(ie,print size, margin set and spacing)

SCHEDULE A

Balance Sheet as per Books December 31, 2015

South Carolina Business Only

Notice: Beginning January 1, 2010, Real Estate secured loans no longer fall under the definition of a “Consumer Loan” and therefore should not be included on this report.

Do Not Use Decimals

ROUND OFF CENTS TO THE NEAREST DOLLAR	Column 1 Consumer Loan Business <u>South Carolina</u> <u>Only</u>	Column 2 Sales Finance Business <u>South Carolina</u> <u>Only</u>	Column 3 Columns 1 & 2 Total South Carolina Business
ASSETS			
5. Gross Receivables	\$	\$	\$
6. Cash on Hand and in Banks	\$	\$	\$
7. Real Estate (less depreciation)	\$	\$	\$
8. Furniture, Fixtures & Equipment (less depreciation)	\$	\$	\$
9. Other Assets:			
(a) Accounts Receivable	\$	\$	\$
(b) Repossessions	\$	\$	\$
(c) Miscellaneous (Itemize)	\$	\$	\$
10. TOTAL ASSETS (MUST EQUAL LINE 18)	\$	\$	\$
11. # of Outstanding Accounts of 5 above	#	#	#
LIABILITIES			
12. Accounts and Notes Payable:			
(a) Banks			\$
(b) Due Parent Company or Affiliate			\$
13. Bond and Long Term Accounts and Notes			\$
14. Other Liabilities:			
(a) Accrued Expenses			\$
(b) Dealers Reserve			\$
(c) Other (Itemize)			\$
15. Net Worth (if Individual or Partnership)			\$
16. Capital Stock (if Corporation)			\$
17. Surplus			\$
18. TOTAL LIABILITIES (MUST EQUAL LINE 10 ABOVE)			\$

SC BOARD OF FINANCIAL INSTITUTIONS  
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SCHEDULE B

Statement of Income and Expenses  
For the Period January 1, 2015 to December 31, 2015

ROUND OFF CENTS TO NEAREST DOLLAR	Column 1  Consumer Loan Business  <u>South Carolina Only</u>	Column 2  Sales Finance Business  <u>South Carolina Only</u>	Column 3 Columns 1 & 2  Total South Carolina Business
I N C O M E			
19. Charges Collected and/or Earned	\$	\$	\$
20. Other Income:			
(a) Bad Debt Recoveries	\$	\$	\$
(b) Miscellaneous (Itemize)	\$	\$	\$
(c) Income on Loans Held for Servicing Only	\$	\$	\$
21. GROSS OPERATING INCOME <i>(Lines 19-20)</i>	\$	\$	\$
E X P E N S E S			
22. Salaries, Wages & Fees	\$	\$	\$
23. Depreciation on Buildings, Furniture, Fixtures & Autos	\$	\$	\$
24. Charge-offs	\$	\$	\$
25. Other Operating Expenses (Itemize)	\$	\$	\$
26. TOTAL EXPENSES BEFORE INTEREST AND FED. & STATE TAXES <i>(Lines 22-25)</i>	\$	\$	\$
27. Net Operating Income before Interest, Federal & State Taxes <i>(Line 21 less 26)</i>	\$	\$	\$

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For the Period January 1, 2015 to December 31, 2015

SCHEDULE C ANALYSIS OF LOANS MADE <div>Round off cents to nearest Dollar</div>	Column 1 Consumer Loan Business			Column 2 Sales Finance Business		
	South Carolina Only			South Carolina Only		
			MOST			MOST
	HIGHEST		FREQUENT	HIGHEST		FREQUENT
	APR		APR	APR		APR
	Charged		Charged	Charged		Charged
28. Rate of Credit Extended:						
(a) \$150.00 or Less	%		%	%		%
(b) \$150.01 to \$600.00	%		%	%		%
(c) \$600.01 to \$1,000.00	%		%	%		%
(d) \$1,000.01 to \$2,500.00	%		%	%		%
(e) \$2,500.01 to \$4,000.00	%		%	%		%
(f) \$4,000.01 to \$5,000.00	%		%	%		%
(g) \$5,000.01 and Larger	%		%	%		%

29.Size of Credit Extended:	(Number)	(Amount)	(Number)	(Amount)
(a) \$150.00 or Less	#	\$	#	\$
(b) \$150.01 to \$600.00	#	\$	#	\$
(c) \$600.01 to \$1,000.00	#	\$	#	\$
(d) \$1,000.01 to \$2,500.00	#	\$	#	\$
(e) \$2,500.01 to \$4,000.00	#	\$	#	\$
(f) \$4,000.01 to \$5,000.00	#	\$	#	\$
(g) \$5,000.01 and Larger	#	\$	#	\$
(h) TOTAL LOANS MADE (MUST EQUAL LINE 36A)	#	\$	#	\$

30. Percentage of the Number of Consumer Loans and Sales Finance Covered by Insurance Which Was Purchased on Behalf of the Borrower:	Column 1 Consumer Loan Business		Column 2 Sales Finance Business	
	South Carolina Only		South Carolina Only	
(a) Credit Life Insurance		%		%
(b) Health & Accident Insurance		%		%
(c) Fire & Personal Property Insurance		%		%
31. Delinquency:				
(a) Contractually delinquent for 60 days	\$	%	\$	%
(b) Contractually delinquent for 90 days	\$	%	\$	%

32. Total number of debtors filing bankruptcy during period	#	
33. Total number of legal actions filed during period	#	
	Consumer Loans SC Loans Only	
	Total	Total
	Number	Amount
34. Loans which renewed existing accounts	#	\$
35. New loans made to former borrowers	#	\$
36. Loans made to new borrowers	#	\$
36a. Total Loans Made (MUST EQUAL LINE 29h)	#	\$
37. Loans paid out by means other than renewal	#	\$
38. Total number of renewals in which the borrower received a cash advance which was less than 10% of the net outstanding loan balance at the time of the renewal	#	
39. Total loans outstanding at the beginning of the year	#	\$
40. Total loans outstanding at the end of the year (Must equal Line 5 Col. 1)	#	\$

AFFIDAVIT

The affidavit must be executed, if a corporation, by a duly authorized officer; if a partnership, by a partner; or if an individual, by the owner. The affidavit is required to be completed in the presence of a Notary Public.

CHOOSE ONE OF THE FOLLOWING:

President \_\_\_\_\_ OR Secretary\_\_\_\_\_

OR Partners \_\_\_\_\_

OR Individual Owner \_\_\_\_\_

being duly sworn according to law, deposes and says that he/she is

\_\_\_\_\_

of the above name Supervised Lender, that the foregoing schedules represent a true condition of said Supervised Lender’s business as of the close of business on December 31, 2015.

\_\_\_\_\_  
Signature of Pres. Or Sec. or Partner

NOTARY PUBLIC:

In the County of \_\_\_\_\_

In the State of \_\_\_\_\_

Sworn to and subscribed before me this  
\_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
(Signature of Notary Public)

My Commission Expires:\_\_\_\_\_

Any report received after April 15, 2016 will be subject to a hearing to determine if the license should be revoked.

Complete and return to: SC Board of Financial Institutions  
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